

## NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	ARAU120106
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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	Company Name		Company NAIC Number
3.	A. Merastar Insurance Company	B.	31968

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A. Auto-Liability 19.0, Auto – Physical Damage 21.0	B.	

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	+81.8%	-15.64%					
Property Damage	+57.6%	-15.64%					
No-Fault	+284.6%	-16.10%					
Medical Payments	-100.0%	-6.26%					
Comprehensive	-6.7%	-14.74%					
Collision	+0.9%	-14.74%					
Uninsured Motorist	+80.8%	0.00%					
TOTAL OVERALL EFFECT	+51.3%	-14.30%					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2001	645	+7.99%	6/15/02	818	1249	1.528	0.997
2002	383	+9.10%	5/15/02	591	385	0.651	0.811
2003	51	+5.67%	7/1/03	154	25	0.164	0.770
2004	55	0.00%	8/1/04	93	46	0.495	0.712
2005	65	-3.20%	12/1/05	103	154	1.486	0.455

7.

Expense Constants	Selected Provisions
A. Total Production Expense	6.0%
B. General Expense	17.6%
C. Taxes, License & Fees	4.0%
D. Underwriting Profit & Contingencies	2.0%
E. Other (explain)	
F. TOTAL	27.6%

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)

9.   0%   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):       

10.  -20.03%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):       

PC RLC

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